PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant

Young Wan Kim

Application No.:

09/909,406

Filed

July 19, 2001

Title

SYSTEM AND METHOD FOR CARDLESS SECURE CREDIT

TRANSACTIVE PROCESSING

RECEIVED

Grp./Div.

2621

Examiner

Not yet assigned

MAR 0 1 2002

Docket No.

45474/RRT/N258

Technology Center 2600

TRANSMITTAL OF DRAWINGS

Assistant Commissioner for Patents Washington, D.C. 20231

Post Office Box 7068 Pasadena, CA 91109-7068 January 23, 2002

Commissioner:

Enclosed are 16 sheets of drawings for this application. They are submitted as formal drawings to replace the corresponding informal drawings as originally filed.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

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Raymond R. Tabandeh

Reg. No. 43,945 626/795-9900

RRT/III

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